



SRGB Experience in
Banking & Finance

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SRGB has carried out major research and surveys in the past involving both quantitative and qualitative studies in the Banking sector of Bangladesh, specially SRGB was involved with the first SME Bank of Bangladesh (BASIC Bank) and later also supported BRAC Bank for their capacity development. Currently also, SRGB supporting several Banks of Bangladesh in developing their service capacity through capacity development training programs on SME Banking products marketing, selling & negotiation, handling of difficult clients, credit analysis, handling of legal issues, etc. A short-list of key projects undertaken by SRGB in the Banking sector presented below.

(1) Annual Brand Tracking Study 2011-15 (On-going Project)

Client: Standard Chartered Bank Asia-Pacific

Conducting a weekly tracking study covering the following issues of the Banking products and services:

- Market Environment (Bank awareness, consideration, main bank, Disposition)
- Customer Behaviour (Bank relationship and usage, Key drivers for bank usage & loyalty)
- Marketing (Advertising awareness, Sponsorship awareness, Source of awareness, Ad message recall)
- Competition/Brand Perception/Territories (Brand perception, Customer Profiles)
- Channel Usage/Perceptions
- Product - Usage behaviour by product (mortgage, cards, deposits), Brand perceptions by product
- Customer needs

(2) Annual Brand Tracking Study 2010-11

Client: HSBC Asia-Pacific

Conducted a weekly tracking study covering the following issues of the Banking products and services:

- Market Environment (Bank awareness, consideration, main bank, Disposition)
- Customer Behaviour (Bank relationship and usage, Key drivers for bank usage & loyalty)
- Marketing (Advertising awareness, Sponsorship awareness, Source of awareness, Ad message recall)
- Competition/Brand Perception/Territories (Brand perception, Customer Profiles)
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- Product - Usage behaviour by product (mortgage, cards, deposits), Brand perceptions by product
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(3) Mystery Shopping on Bank Branches' Services and Performances (Monthly Tracking Study), 2008-2011

Client: HSBC Bangladesh

The main objective of the mystery visit is to observe if the current retail environment of the Bank outlets/branches are attractive to arouse customer's interest. Some of the factors that assessing is:

- First Impression
- Initial Enquiry Handling
- Counter/Express Banking Observation
- Detailed Enquiry Handling
- Follow-up and Overall Experience
- Etc.

(4) Customer Satisfaction & Loyalty Study 2008-10

Client: HSBC Asia-Pacific

Conducted a study, which targeted to a leading international bank's credit card customers and banking segments (it's up market, mid/mass-market and general banking). This survey was to gauge these customers' loyalty to the Bank and its competitors.

(5) Capacity Building of a Commercial Bank in Bangladesh 2008

Client: IFC/SouthAsia Enterprise Development Facility (SEDF)

Undertook a series of capacity building programs for a local commercial Bank to improve their teams professional expertise and skill for ensuring access to finance of their customers by

providing technical assistance and training to the official. Project activities involved designing, development and delivering training to 1,000 official of BRAC Bank to enhance the banking skill and knowledge of the participants in the following areas of Banking:

- Credit Analysis
- Handling of Legal Issues (Related to Loan)
- Selling and Negotiation (Negotiating with difficult clients)

(6) Customer Satisfaction & Loyalty Study 2007

Client: HSBC Asia-Pacific

Conducted a study, which targeted to a leading international bank's credit card customers and banking segments (it's up market, mid/mass-market and general banking). This survey was to gauge these customers' loyalty to the Bank and its competitors.

(7) Capacity Building of a Commercial Bank in Bangladesh 2007

Client: IFC/SouthAsia Enterprise Development Facility (SEDF)

Undertook a series of capacity building programs for a local commercial Bank to improve their teams professional expertise and skill for ensuring access to finance of their customers by providing technical assistance and training to the official. Project activities involved designing, development and delivering training to 500 official of BRAC Bank to enhance their banking skill and knowledge to handle SME clients.

(8) Getting Finance – Retail Financial Banking Services 2007

Client: IFC/World Bank, Washington, USA

Conducted an in-depth qualitative study for undertaking assessments of the nature of financial service provision across countries globally and over a range of financial services. The goal of the study is to develop a better understanding of banking services for households to measure and compare levels of retail bank service development. The study involved undertaking in-depth interview (IDI) with the CEOs and departmental heads of all the leading commercial Banks in the country.

(9) Customer Satisfaction & Loyalty Study 2006

Client: HSBC Asia-Pacific

Conducted a study, which targeted to a leading international bank's credit card customers and banking segments (it's up market, mid/mass-market and general banking). This survey is to gauge these customers' loyalty to the Bank and its competitors.

(10) Development of SME Sales Skills 2006

Client: IFC/SouthAsia Enterprise Development Facility (SEDF)

Capacity building of a local Financial Institutions (FIs) to improve their sales team skill for ensuring access to finance of their SME customers by providing technical assistance and training to the official. Project activities involved designing, development and delivering training to the 300 official (unit In-charge of SME Banking Division) of BRAC Bank to enhance the marketing/selling skill of the participants.

(11) Development of Repositioning Strategy for a Multinational Bank in Bangladesh 2002
Client: Habib Bank, Pakistan

The study examined the consumer banking operation in Bangladesh and its scope of growth and development within the existing legal and operational framework. The specific objectives were:

- to identify and examine the existing products
- identify and analyze the scope of innovation of new products within the broad range
- identify and analyze the scope of widening the range of banking products beyond the existing limit imposed by the law

(12) Study on Organization Structure and Compensation Plan 2001

Client: Industrial Development Leasing Company (IDLC), Dhaka

The study covers the following issues:

- To make an in-depth study of various jobs within the organization covering such aspects as existing grades, position descriptions (job responsibility), hierarchical placement of each position in the context of overall organization, etc.
- To establish job values (worth) of each position linking the same to the existing package, educational background and relevant experience
- To recommend a corporate structure covering the following areas:
 - Anomalies, if any, in job description amongst jobs, grades, etc. across the various positions within the company
 - Adjustment of positions, grading, etc in the light of discrepancies, if any, prevailing within the company
- Other matters to develop a new corporate structure to achieve the long-term growth of the Group
- Conduct compensation survey on the selected Banks, Financial Institutions and national/multinational companies
- Develop a compensation plan for the officers and staff

(13) Industrial Loan Applications Evaluation and Processing 1992-93

Client: BASIC Bank, Dhaka

Supported BASIC Bank, the first commercial bank in Bangladesh for offering financing support to the SMEs, for more than three years at their initial stage of operation, as it's loan processing department and was responsible for processing the loan applications submitted by their various clients. The services offered included conducting full technical, management, marketing and financial viability assessment of the new and BMRE projects received by the bank.